

Information to identify the case:

Debtor 1	<u>Eric C. Zurcher</u>	Social Security number or ITIN	xxx-xx-1923
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Patricia S. Zurcher</u>	Social Security number or ITIN	xxx-xx-5251
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-11243-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric C. Zurcher
aka Eric Charles Zurcher

Patricia S. Zurcher
aka Patricia Sue Zurcher, aka Patricia Sue Lowe

8/22/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eric C. Zurcher
Patricia S. Zurcher
Debtors

Case No. 18-11243-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 22, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric C. Zurcher, Patricia S. Zurcher, 77 McKinley Ave, Warren, PA 16365-3464
cr	+ Santander Bank, N.A., c/o Thomas A. Capeha, 33 S. Seventh Street, Allentown, PA 18101-2436
15034557	+ Andrea Stapleford, Esq., Stapleford & Byham LLC, 600 Market St, Warren, PA 16365-1326
14958897	+ Commercial Acceptance, 2 W. Main St, Shermanstown, PA 17011-6326
14958899	+ Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
14958902	+ Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, Eatontown, NJ 07724-2279
15034558	+ Kylander Development, LLC, 1370 Jackson Ave, Warren, PA 16365-4366
14958911	+ Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
14958916	Rotech Healthcare, Orlando-Dept #59, P.O. Box 850001, Orlando, FL 32885-0001
14958919	State Farm, P.O. Box 44110, Jacksonville, FL 32231-4110
14958922	Tri State Neurological Surgeon, 120 East 2nd St Ste 401, Erie, PA 16507-1577
14958923	+ US Dept Ed, ECMC/Bankruptcy, PO Box 16408, St Paul, MN 55116-0408

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 23 2023 03:30:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14962932	EDI: GMACFS.COM	Aug 23 2023 03:30:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14958894	+ EDI: GMACFS.COM	Aug 23 2023 03:30:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14989821	+ Email/Text: RASEBN@raslg.com		

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		Aug 22 2023 23:41:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14958898	+ Email/Text: dylan.succa@commercialacceptance.net	Aug 22 2023 23:41:00	Commercial Acceptance Company, 2300 Gettysburg Rd, Suite 102, Camp Hill, PA 17011-7303
14958900	EDI: DISCOVER.COM	Aug 23 2023 03:30:00	Discover, PO Box 30421, Salt Lake City, UT 84130-0421
14961646	EDI: DISCOVER.COM	Aug 23 2023 03:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14958901	+ EDI: DISCOVER.COM	Aug 23 2023 03:30:00	Discover Financial, P.O. Box 3025, New Albany, OH 43054-3025
14958903	+ EDI: IRS.COM	Aug 23 2023 03:30:00	Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14958896	EDI: JPMORGANCHASE	Aug 23 2023 03:30:00	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
14958907	Email/Text: EBN@Mohela.com	Aug 22 2023 23:41:00	MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
14959638	Email/Text: EBN@Mohela.com	Aug 22 2023 23:41:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14958904	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Credit Management, Inc., 3111 Camino Del Rio North, Suite 1300, San Diego, CA 92108-5750
14958905	Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Credit Management, Inc., P.O. Box 60578, Los Angeles, CA 90060-0578
14979646	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14958906	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14958908	^ MEBN	Aug 23 2023 09:51:46	National Credit Management, Attn: Bankruptcy, PO Box 32900, Saint Louis, MO 63132-8900
14958910	Email/Text: bankruptcies@penncredit.com	Aug 22 2023 23:41:00	Penn Credit Corporation, Attn: Bankruptcy, PO Box 988, Harrisburg, PA 17108
14989333	+ Email/PDF: ebnotices@pnmac.com	Aug 22 2023 23:49:13	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
14959229	+ EDI: RECOVERYCORP.COM	Aug 23 2023 03:30:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14958909	+ Email/Text: paparalegals@pandf.us	Aug 22 2023 23:42:00	Patenaude & Felix, 501 Corporate Dr Ste 205, Southpointe Center, Canonsburg, PA 15317-8584
14958912	+ EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14958912	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14958913	Email/PDF: ebnotices@pnmac.com	Aug 23 2023 00:00:38	Pennymac Loan Services, LLC, Attention: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14958914	^ MEBN	Aug 23 2023 09:51:49	Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
14958915	^ MEBN	Aug 23 2023 09:51:11	Quality Asset Recovery, LLC, P.O. Box 239,

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			Gibbsboro, NJ 08026-0239
14958917	+ Email/Text: DeftBkr@santander.us	Aug 22 2023 23:42:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14958918	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 22 2023 23:42:00	Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
14958920	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank, 4125 Windward Plaza Dr., Alpharetta, GA 30005-8738
14958921	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14958924	Email/Text: edbknotices@ecmc.org	Aug 22 2023 23:41:00	US Dept of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244
14958925	+ Email/Text: EDBKNotices@ecmc.org	Aug 22 2023 23:41:00	US Dept of Education, Attn: Bankruptcy, PO Box 16448, Saint Paul, MN 55116-0448
14958926	Email/Text: electronicbkydocs@nelnet.net	Aug 22 2023 23:42:00	US Dept. of Education/Glelsi, PO Box 7860, Madison, WI 53707-7860
14958927	+ Email/Text: electronicbkydocs@nelnet.net	Aug 22 2023 23:42:00	US Department of Education/Great Lakes, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14989822	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14981013	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14958895	##+	Bryan J. Polas, Esq., Patenaude & Felix, A.P.C., 501 Corporate Dr Ste 205, Southpointe Center, Canonsburg, PA 15317-8584

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2023 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor PENNYMAC LOAN SERVICES LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Andrew M. Lubin	

District/off: 0315-1

User: auto

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on behalf of Creditor PENNYMAC LOAN SERVICES LLC nj-ecfmail@mw-c-law.com, bkecf@milsteadlaw.com

Brian Nicholas

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com

Jill Manuel-Coughlin

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com

Kellie Rahl-Heffner

on behalf of Creditor Santander Bank N.A. krah-l-heffner@grossmcginley.com, jkacsur@grossmcginley.com

Marisa Myers Cohen

on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@mw-c-law.com, mcohen@mw-c-law.com

Mark G. Claypool

on behalf of Defendant Ally Bank mclaypool@kmgslaw.com
knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com

Mark G. Moynihan

on behalf of Debtor Eric C. Zurcher mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Joint Debtor Patricia S. Zurcher mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Plaintiff Patricia S. Zurcher mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Plaintiff Eric C. Zurcher mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Joint Debtor Patricia S. Zurcher shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Eric C. Zurcher shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Thomas Song

on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

TOTAL: 16